

Serial No. 09/537,506
Docket No. 10655.9400

Listing of the Claims

1-46. (Cancelled)

47. (Previously Presented) A method, implemented on a computer network, for facilitating the input of information into a form comprising at least one of an Issuer dispute resolution form and an Acquirer dispute resolution form, to streamline a resolution of a financial dispute relating to a transaction card transaction, the method comprising the steps of:

performing a purchase transaction between a cardmember and a merchant using a transaction account issued to said cardmember by an Issuer;

thereafter providing notice by said cardmember to said Issuer that said cardmember disputes said purchase transaction;

a user, wherein said user has an Issuer access right initiating, in response to said notice from said cardmember, a predetermined resolution protocol, wherein the purpose of said protocol is to resolve an ensuing dispute between said Issuer and an Acquirer with respect to a backend processing transaction associated with said purchase transaction, and further wherein said backend transaction involves said Acquirer collecting money from said cardmember and coordinating payment to said merchant for said purchase transaction in accordance with a preexisting backend processing agreement between said Issuer and said Acquirer; wherein

said resolution protocol comprises the steps of:

selecting, by said user having said Issuer access right, said Issuer dispute resolution form, a first form, wherein said Issuer dispute resolution form is independent of a type of said financial dispute, and said Issuer dispute resolution form is available to users with an Issuer access right;

inputting into said first form, by said user having said Issuer access right, information relating to said disputed purchase transaction to thereby generate from said first form a first Issuer form;

electronically transmitting said first Issuer form from said user having said Issuer access right to a user having an Acquirer access right;

successively selecting additional ones of said form, by said user having said Issuer access right and said user having said Acquirer access right, respectively, to thereby generate additional Issuer forms and Acquirer forms;

Serial No. 09/537,506
Docket No. 10655.9400

electronically exchanging said additional Issuer forms and Acquirer forms in accordance with said resolution protocol; and

resolving said backend transaction dispute between said Issuer and said Acquirer using said additional Issuer forms and said Acquirer forms, in accordance with said resolution protocol.

48. (Previously Presented) The method of claim 47, further comprising the steps of:
retrieving a stored file; and
attaching said stored file to said additional Issuer forms and Acquirer forms.

49. (Previously Presented) The method of claim 47, wherein said Issuer forms comprise at least one of a Retrieval Request, a First Chargeback and a Final Chargeback; and said Acquirer forms comprise at least one of a Fulfillment and a Presentment.

50. (Previously Presented) The method of claim 47 further comprising:
selecting, by said user having said Acquirer access right, a second form, and inputting into said second form information responsive to said first Issuer form to thereby generate a first Acquirer form; and, electronically transmitting said first Acquirer form from said user having said Acquirer access right to said user having said Issuer access right.

51. (Previously Presented) A method executed in a network computer system for facilitating communication between an Issuer and an Acquirer in the context of resolving a post-transactional dispute, wherein the dispute is between the Issuer and the Acquirer and the dispute is related to an executed credit transaction between a cardmember and a merchant, the executed credit transaction involving a transaction account associated with a the cardmember, the network computer system having a server and at least one access terminal, the method comprising the steps of:

accepting at said server a first User ID and password from a user with an Issuer access right at a first access terminal;

retrieving from said server a pre-defined set of Issuer dispute handling forms having pre-defined content which coincide with said first User ID;

displaying said pre-defined set of Issuer forms at said first access terminal;

Serial No. 09/537,506
Docket No. 10655.9400

selecting, by said user having said Issuer access right, one of said pre-defined set of Issuer forms at said first access terminal, wherein said pre-defined set of Issuer forms is independent of a type of said post-transactional dispute, and said pre-defined set of Issuer forms is available to users with said Issuer access right;

receiving input entered on said selected one of said Issuer forms at said first access terminal;

transmitting within said network said selected one of said Issuer forms to a user with an Acquirer access right;

notifying said user having said Acquirer access right at a second access terminal of said selected one of said Issuer forms;

accepting at said server a second User ID and password from said user having said Acquirer access right at said second access terminal;

retrieving from said server a set of Acquirer dispute handling forms having pre-defined content which coincide with said second User ID;

displaying said set of Acquirer forms at said second access terminal;

selecting, by said user having said Acquirer access right, one of said Acquirer forms at said second access terminal;

receiving input entered on said selected one of said Acquirer forms at said second access terminal;

transmitting within said network said one of said Acquirer forms to said user having said Issuer access right; and,

notifying said user having said Issuer access right at said first access terminal of said one of said Acquirer forms.

52. (Previously Presented) The method of claim 51, further comprising the steps of :
retrieving a stored file from said server; and
attaching said stored file to said one of said Issuer forms and Acquirer forms.

53. (Previously Presented) The method of claim 51, further comprising the steps of :
receiving at said second access terminal a scanned document in computer readable format;
storing said scanned document on said server; and

Serial No. 09/537,506
Docket No. 10655.9400

attaching said scanned document to one of said Issuer forms and Acquirer forms.

54. (Previously Presented) The method of claim 51, further comprising the steps of:
accepting at said server a third-party User ID and password from a third-party user at a third access terminal;

retrieving from said server a set of reports which coincide with said third-party User ID;

displaying said set of reports at said third access terminal; and

receiving instructions from said third party user to transfer monetary liability to at least one of said Issuer from said Acquirer and said Acquirer from said Issuer.

55. (Previously Presented) The method of claim 51 wherein said accepting at said server steps comprise matching said first User ID and password, and said second User ID and password, with information stored in a database accessible to said server.